

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

YUBA LOPEZ and his Executor,  
TAMIKA REID

vs.

Civil Action No.: 2:20-cv-01260

SELECTIVE INSURANCE COMPANY  
OF SOUTH CAROLINA

**AMENDED CIVIL ACTION COMPLAINT (1C - Contract)**

Plaintiff, Yuba Lopez by his Executor, Tamika Reid (hereinafter referred to as “Plaintiff”), by and through undersigned counsel Wheeler, DiUlio & Barnabei, P.C., hereby file this Amended Civil Class Action Complaint against Defendant, State Farm Fire and Casualty Company and any of its other entities, subsidiaries, and/or corporations (hereinafter “State Farm”), as follows:

**I. PARTIES**

1. Plaintiff, Yuba Lopez by his Executor, Tamika Reid is an adult individual residing at the address set forth above.
2. Defendant, Selective Insurance Company of South Carolina, is a corporation duly organized and existing which is authorized to conduct business as an insurance company within the Commonwealth of Pennsylvania and maintains a place of business for that purpose at the address set forth above and issues policies of insurance within the City and County of Philadelphia.

3. At all times material hereto, Defendant was acting by and through its duly authorized agents, servants, workmen or employees acting within the course and scope of their employment and on the business of said employer.

## **II. JURISDICTION AND VENUE**

4. This Court has subject matter jurisdiction over the parties to this action pursuant to 28 U.S.C. §1332(d) because the matter in controversy exceeds Seventy-Five Thousand Dollars (\$75,000.00) exclusive of interest and costs and because Plaintiff is a citizens of a State different from that of Defendant.

5. Venue is proper in the United States District Court for the Eastern District of Pennsylvania under 28 U.S.C. §1391 since a substantial part of the events or omissions giving rise to the claims in this action occurred within the Eastern District of Pennsylvania, Defendant regularly conducts business and issues policies within the Eastern District of Pennsylvania and would be subject to personal jurisdiction within this District pursuant to 28 U.S.C. § 1391(d).

## **III. FACTS**

6. Defendant, in its regular course of business issued to Plaintiff a policy of insurance ("the Policy") covering Plaintiff's property located at 750 W. Cooke Avenue, Glenolden, Pennsylvania, 19036 ("the Property"). A copy of the Policy is not in Plaintiff's possession, but a copy of same is believed to be in defendant's care, custody and control.

7. On or about January 28, 2019, while the Policy was in full force and effect, Plaintiff suffered direct physical loss and damage to the insured Property believed to be the result of a peril insured against under the Policy, resulting in damage to the insured premises and those areas and to the extent set forth in the preliminary estimate of loss, a true and correct copy of which is attached hereto and made part hereof and marked Exhibit "A".

8. Notice of this covered loss was given to Defendant in a prompt and timely manner and Plaintiff, at all relevant times, fully complied with all of the terms and conditions required by the Policy.

9. Defendant was presented evidence that heat was maintained at the property through heating records provided by Plaintiff's public adjuster.

10. Defendant was presented evidence that the heating system failed while heat was being maintained at the property through an invoice and report from Unique Indoor Comfort.

11. Defendant provided no credible or reasonable evidence that contradicted Plaintiff's contention that the heating system failed, thus causing the freeze.

12. To the contrary, a report provided by Defendant supported that the heating system was damaged and needed to be replaced, supporting Plaintiff's contention.

13. Defendant initially stated to Plaintiff's representative that the loss was covered under this policy which was evidenced by Defendant's payment of Plaintiff's mitigation damages.

14. Defendant's representative, Keri Flanagan, confirmed that reasonable steps were taken to maintain heat at the property.

15. Plaintiff relied on these representations and had portions of her property torn out which now need to be repaired.

16. The policy does not require that heat be maintained, but simply requires that reasonable steps be taken to maintain heat.

17. Reasonable steps were taken to maintain heat at the property.

18. Defendant, despite demand for benefits under the Policy, has refused, without legal justification or cause, and continues to refuse, to pay to Plaintiff monies owed for the damages suffered as a result of the Loss.

19. Solely as a result of Defendant's failure and refusal to pay benefits to Plaintiff as required under the Policy, Plaintiff has suffered loss and damage in an amount in excess of \$50,000.00.

**COUNT I**  
**In Assumpsit - Breach of Contract**

20. Plaintiff incorporates by reference the facts and allegations contained in the foregoing paragraphs as though fully set forth hereinafter at length.

21. Defendant is obligated by the terms of the contract to indemnify Plaintiff's loss.

22. Despite submission of reasonable proof and demand for full and complete payment with respect to Plaintiff's Loss, Defendant has not paid to Plaintiff all of the policy benefits to which they are entitled under the Policy and has refused to provide funds sufficient to bring Plaintiffs' home to pre-loss condition.

23. Defendant's denial of coverage was made without a reasonable basis in fact.

24. Defendant's refusal to indemnify Plaintiff's loss constitutes a breach of the insurance contract.

25. Defendant is estopped from denying the claim as coverage was provided and that coverage was relied upon by Plaintiff.

WHEREFORE, Plaintiffs demand judgment against Defendant in an amount in excess of \$50,000.00 together with interest and court costs.

**COUNT II**  
**In Trespass - 42 Pa.C.S.A. §8371**

26. Plaintiff incorporates by reference the facts and allegations contained in the foregoing paragraphs as though fully set forth hereinafter at length.

27. Defendant has engaged in bad faith conduct toward Plaintiff with respect to its adjustment of Plaintiff's covered Loss, in violation of 42 Pa.C.S.A. §8371 et seq.

28. In furtherance of its bad faith and wrongful denial and refusal to pay benefits for Plaintiff's covered Loss, Defendant, acting by and through its duly authorized agents, servants, workmen or employees has engaged in the following conduct:

a. by accepting that the loss was covered and providing coverage for a portion of the loss only to later change positions as a result of the size of the loss;

b. by indicating to the insured that the loss was to be covered and then change position without a reasonable basis;

c. by failing to obtain any reasonable or credible evidence to suggest Plaintiff's claim was incorrect or for some reason not covered by the policy;

d. by rescinding coverage that was provided after Plaintiff reasonably relied on that coverage;

e. by unreasonably claiming that heat was not maintained when the policy does not require that heat be maintained, but simply that reasonable steps to maintain heat be taken, all with the intent to deceive Plaintiff about what the policy requires and deny coverage;

f. by sending correspondence falsely representing that Plaintiff's loss caused by a peril insured against under the Policy was not entitled to benefits due and owing under the Policy;

- g. in failing to complete a prompt and thorough investigation of Plaintiff's claim before representing that such claim is not covered under the Policy;
- h. in failing to pay Plaintiff's covered loss in a prompt and timely manner;
- i. in failing to objectively and fairly evaluate Plaintiff's claim;
- j. in conducting an unfair and unreasonable investigation of Plaintiff's claim;
- k. in asserting Policy defenses without a reasonable basis in fact;
- l. in flatly misrepresenting pertinent facts or policy provisions relating to coverages at issue and placing unduly restrictive interpretations on the Policy and/or claim forms;
- m. in failing to keep Plaintiff or their representatives fairly and adequately advised as to the status of the claim;
- n. in unreasonably valuing the loss and failing to fairly negotiate the amount of the loss with Plaintiff or their representatives;
- o. in failing to promptly provide a reasonable factual explanation of the basis for the denial of Plaintiff's claim;
- p. in unreasonably withholding policy benefits;
- q. in acting unreasonably and unfairly in response to Plaintiff's claim;
- r. in unnecessarily and unreasonably compelling Plaintiff to institute this lawsuit to obtain policy benefits for a covered loss, that Defendant should have paid promptly and without the necessity of litigation.

29. For the reasons set forth above, Defendant has acted in bad faith in violation of 42 Pa.C.S.A. §8371, for which Defendant is liable for statutory damages including interest from the

date the claim was made in an amount equal to the prime rate of interest plus three percent, court costs, attorneys' fees, punitive damages, and such other compensatory and/or consequential damages as are permitted by law.

**WHEREFORE**, Plaintiff demands judgment against Defendant in an amount in excess of \$50,000.00, together with interest, court costs, counsel fees and damages for delay.

WHEELER, DIULIO & BARNABEI, P.C.

BY: /s/ Anthony DiUlio  
ANTHONY DIULIO, ESQUIRE  
Attorney for Plaintiff(s)

## **VERIFICATION**

I, Anthony DiUlio, counsel for Plaintiff, verify that the statements contained in the foregoing document are true and correct to the best of my knowledge, information and belief, and are made subject to the penalties of 18 Pa.C.S. §4904, relating to unsworn falsification to authorities.

WHEELER, DIULIO & BARNABEI, P.C.

BY: /s/ Anthony DiUlio  
ANTHONY DIULIO, ESQUIRE  
Attorney for Plaintiff(s)

Date: June 22, 2020



# Exhibit “A”



## Home & Business Public Adjusters

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434 East Baltimore Pike  
Media Pa 19063

Client: Reid, Tamika  
Property: 750 west Cooke Avenue  
Glenolden, PA 19036

Operator: HABADJUS

Estimator: Blaine Jelus  
Position: Adjuster  
Company: Home & Business Adjustment Co.  
Business: P.O. Box 444  
Broomall, PA 19008

Business: (610) 356-1344  
E-mail: habadjustment@comcast.net

Type of Estimate: Water Damage  
Date Entered: 5/24/2019      Date Assigned: 2/21/2019

Price List: PAWC8X\_MAR19  
Labor Efficiency: Restoration/Service/Remodel  
Estimate: 2019-05-24-1719  
File Number: 2019 - 063

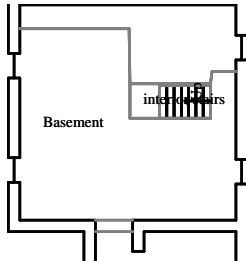


## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

2019-05-24-1719

### basement



#### Basement

Height: 6' 6"

343.94 SF Walls	339.84 SF Ceiling
683.78 SF Walls & Ceiling	339.84 SF Floor
37.76 SY Flooring	52.65 LF Floor Perimeter
73.00 LF Ceil. Perimeter	

Missing Wall

5' 2" X 6' 6"

Opens into INTERIOR\_ST2

Missing Wall

3' 6" X 6' 6"

Opens into INTERIOR\_ST2

Missing Wall

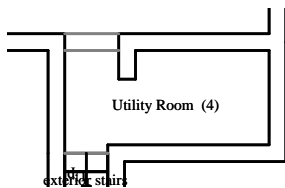
3' 6" X 6' 6"

Opens into Exterior

Missing Wall

3' X 6' 6"

Opens into Exterior



#### Subroom: Utility Room (4)

Height: 6' 6"

271.82 SF Walls	93.23 SF Ceiling
365.05 SF Walls & Ceiling	93.23 SF Floor
10.36 SY Flooring	41.82 LF Floor Perimeter
41.82 LF Ceil. Perimeter	

Missing Wall

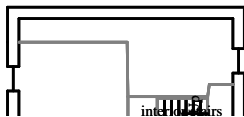
3' X 6' 6"

Opens into EXTERIOR\_ST2

Missing Wall

3' 9 3/16" X 6' 6"

Opens into BASEMENT



#### Subroom: Room1 (1)

Height: 6' 5"

199.45 SF Walls	110.09 SF Ceiling
309.54 SF Walls & Ceiling	110.09 SF Floor
12.23 SY Flooring	31.08 LF Floor Perimeter
31.08 LF Ceil. Perimeter	

Missing Wall

11' 1" X 6' 5"

Opens into BASEMENT

Missing Wall

5' 7" X 6' 5"

Opens into BASEMENT

Missing Wall

3' X 6' 5"

Opens into Exterior

Missing Wall

5' 2" X 6' 5"

Opens into INTERIOR\_ST2

Missing Wall

1' 3 3/16" X 6' 5"

Opens into BASEMENT

Missing Wall

2' 5" X 6' 5"

Opens into BASEMENT

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. General Laborer - per hour	24.00 HR		0.00	38.50	66.53	184.80	1,175.33

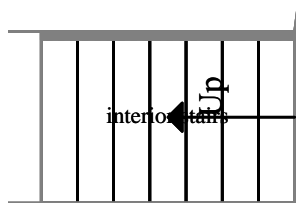


Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

CONTINUED - Basement

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
320. Clean floor or roof joist system - Heavy	543.16 SF		0.00	0.98	38.33	106.46	677.09
323. Clean floor or roof joist system	543.16 SF		0.00	0.71	27.77	77.12	490.53
324. Clean the floor - Heavy	543.16 SF		0.00	0.33	12.90	35.84	227.98
325. Clean the walls - Heavy	815.21 SF		0.00	0.33	19.37	53.80	342.19
326. Seal floor or ceiling joist system	543.16 SF		0.00	0.95	37.15	103.20	656.35
327. Seal block with masonry sealer	815.21 SF		0.00	0.67	39.32	109.24	694.75
328. Paint concrete the floor	543.16 SF		0.00	0.74	28.94	80.38	511.26
337. Interior door unit - High grade	1.00 EA		0.00	167.27	12.05	33.46	212.78
338. Door knob - interior - High grade	1.00 EA		0.00	54.25	3.91	10.86	69.02
339. Door hinge, 4" ball bearing (set of 3)	1.00 EA		0.00	53.63	3.86	10.72	68.21
340. Casing - 3 1/4" stain grade	16.00 LF		0.00	2.70	3.11	8.64	54.95
341. Stain & finish door/window trim & jamb (per side)	1.00 EA		0.00	30.80	2.22	6.16	39.18
440. Heat, Vent, & Air Conditioning / Water Heater (Bid Item)	1.00 EA		0.00	0.00	0.00	0.00	0.00
Bid Item from Insurance Company.							
464. Megohmmeter check electrical circuits - average residence	1.00 EA		0.00	732.08	52.70	146.42	931.20
Totals: Basement					348.16	967.10	6,150.82



interior stairs	Height: Sloped
33.33 SF Walls & Ceiling	33.33 SF Ceiling
4.65 SY Flooring	41.85 SF Floor

Missing Wall	3' 6" X 6' 6"	Opens into BASEMENT
Missing Wall	5' 2" X 6' 6"	Opens into ROOM1
Missing Wall	3' 6" X 6' 6"	Opens into Exterior
Missing Wall	5' 2" X 6' 6"	Opens into BASEMENT

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

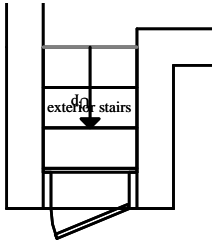
### CONTINUED - interior stairs

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
398. Clean floor or roof joist system - Heavy	33.33 SF		0.00	0.98	2.35	6.54	41.55
402. Seal floor or ceiling joist system	33.33 SF		0.00	0.95	2.28	6.34	40.28
405. Clean stair riser - per side - per LF	33.00 LF		0.00	0.41	0.97	2.70	17.20
406. Clean stair tread - per side - per LF	33.00 LF		0.00	0.48	1.14	3.16	20.14
407. Seal & paint stair riser - per side - per LF	33.00 LF		0.00	2.75	6.54	18.16	115.45
408. Seal & paint stair tread - per side - per LF	33.00 LF		0.00	4.11	9.77	27.12	172.52
409. Clean handrail - wall mounted - Heavy	10.00 LF		0.00	0.56	0.41	1.12	7.13
410. R&R Outlet or switch cover	1.00 EA		0.53	2.52	0.22	0.60	3.87
413. Two coat plaster over 5/8" gypsum core blueboard	33.33 SF		0.00	7.33	17.59	48.86	310.76
415. Seal the walls and ceiling w/PVA primer - one coat	33.33 SF		0.00	0.44	1.06	2.94	18.67
416. Paint the walls and ceiling - two coats	33.33 SF		0.00	0.75	1.80	5.00	31.80
431. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	16.00 LF		0.31	3.41	4.28	11.92	75.72
432. R&R Casing - 3 1/4"	16.00 LF		0.43	2.27	3.11	8.64	54.95
434. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	1.00 EA		0.00	27.77	2.00	5.56	35.33
435. R&R Wood door - panel - solid pine	1.00 EA		7.01	311.66	22.94	63.74	405.35
436. Paint door slab only - 2 coats (per side)	1.00 EA		0.00	29.89	2.15	5.98	38.02
437. R&R Door hinges - High grade (set of 2)	1.00 EA		8.40	49.14	4.14	11.50	73.18
438. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
439. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38
429. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA		5.29	94.46	7.18	19.96	126.89
Totals: interior stairs					97.32	270.34	1,719.11



## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063



### exterior stairs

Height: Sloped

67.93 SF Walls	18.11 SF Ceiling
86.04 SF Walls & Ceiling	25.37 SF Floor
2.82 SY Flooring	8.89 LF Floor Perimeter
10.03 LF Ceil. Perimeter	

### Missing Wall

3' X 8'

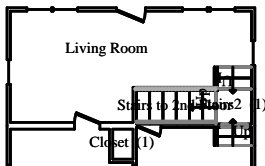
Opens into UTILITY\_ROOM

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
318. Joist - floor or ceiling - 2x10 - w/blocking - 12" oc	52.00 SF		0.00	3.86	14.45	40.14	255.31
417. Clean floor or roof joist system	18.11 SF		0.00	0.71	0.92	2.58	16.36
418. Clean the floor - Heavy	25.37 SF		0.00	0.33	0.60	1.68	10.65
419. Clean the walls - Heavy	67.93 SF		0.00	0.33	1.62	4.48	28.52
420. Seal floor or ceiling joist system	25.37 SF		0.00	0.95	1.74	4.82	30.66
421. Seal block with masonry sealer	67.93 SF		0.00	0.67	3.28	9.10	57.89
422. Paint concrete the floor	25.37 SF		0.00	0.74	1.36	3.76	23.89
Totals: exterior stairs					23.97	66.56	423.28
Total: basement					469.45	1,304.00	8,293.21

## Main Level

### Living Room

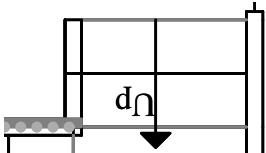
Height: 8' 8"



526.64 SF Walls	212.58 SF Ceiling
739.22 SF Walls & Ceiling	212.58 SF Floor
23.62 SY Flooring	65.75 LF Floor Perimeter
65.75 LF Ceil. Perimeter	

### Subroom: Stairs3 (1)

Height: 8' 8"



16.61 SF Walls	7.22 SF Ceiling
23.83 SF Walls & Ceiling	15.58 SF Floor
1.73 SY Flooring	2.54 LF Floor Perimeter
2.17 LF Ceil. Perimeter	

### Missing Wall

3' 4" X 8' 8"

Opens into LIVING\_ROOM

### Missing Wall

3' 4" X 8' 8"

Opens into LANDING



## Home & Business Public Adjusters

434 East Baltimore Pike  
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### CONTINUED - Living Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
228. R&R Outlet or switch cover	8.00 EA		0.53	2.52	1.75	4.88	31.03
230. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	380.00 SF		0.24	0.97	33.10	91.96	584.86
231. Two coat plaster over 5/8" gypsum core blueboard	219.80 SF		0.00	7.33	116.00	322.22	2,049.35
232. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	543.25 SF		0.00	7.71	301.57	837.70	5,327.73
233. Suspended ceiling grid - High grade - 2' x 4'	219.80 SF		0.00	1.51	23.89	66.38	422.17
234. Suspended ceiling tile - High grade - 2' x 4'	219.80 SF		0.00	1.75	27.70	76.94	489.29
235. Seal the walls and ceiling w/PVA primer - one coat	763.06 SF		0.00	0.44	24.18	67.16	427.09
315. R&R Paneling - High grade	543.25 SF		0.26	2.30	100.14	278.16	1,769.03
238. R&R Window blind - single cell - 7.1 to 14 SF	6.00 EA		9.45	117.70	54.92	152.58	970.40
239. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
240. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	32.00 LF		0.31	3.41	8.58	23.80	151.42
241. R&R Casing - 3 1/4"	48.00 LF		0.43	2.27	9.34	25.92	164.86
242. R&R Casing - 8" - hardwood - 2 piece top of doorway	9.00 LF		0.53	9.10	6.24	17.34	110.25
243. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	9.00 EA		0.00	27.77	18.00	49.98	317.91
244. R&R Wood door - panel - solid pine	1.00 EA		7.01	311.66	22.94	63.74	405.35
256. R&R Exterior door - solid alder - paneled - slab only	1.00 EA		9.01	789.60	57.51	159.72	1,015.84
245. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
246. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
247. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
248. R&R Door lockset & deadbolt - exterior	1.00 EA		12.61	82.07	6.81	18.94	120.43

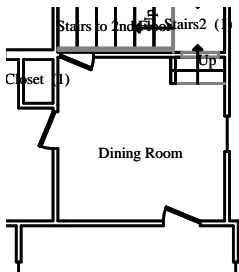


## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

### CONTINUED - Living Room

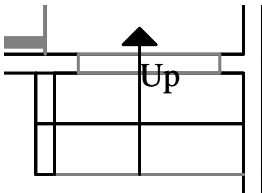
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
bedroom door							
249. R&R Baseboard - 8" paint grade - 2 piece	68.29 LF		0.50	5.40	29.02	80.60	512.54
250. R&R Quarter round - 3/4" - hardwood	68.29 LF		0.14	1.86	9.82	27.32	173.72
251. Seal & paint trim - two coats	68.29 LF		0.00	1.07	5.26	14.62	92.95
252. Sand and seal wood floor	228.16 SF		0.00	3.32	54.54	151.50	963.53
253. R&R Carpet pad	228.16 SF		0.10	0.60	11.49	31.94	203.15
254. Carpet - High grade	228.16 SF		0.00	4.92	80.82	224.52	1,427.89
255. Contents - move out then reset - Large room	1.00 EA		0.00	78.77	5.68	15.76	100.21
572. Radiator unit - Large - Detach & reset	2.00 EA		0.00	370.40	53.34	148.16	942.30
573. Clean radiator unit	2.00 EA		0.00	25.81	3.72	10.32	65.66
574. Prime & paint radiator unit	2.00 EA		0.00	48.79	7.02	19.52	124.12
Totals: Living Room					1,096.36	3,045.50	19,368.88



### Dining Room

Height: 8' 8"

343.76 SF Walls	119.51 SF Ceiling
463.28 SF Walls & Ceiling	119.51 SF Floor
13.28 SY Flooring	41.25 LF Floor Perimeter
41.25 LF Ceil. Perimeter	



### Subroom: Dining Room1 (1)

Height: 8' 8"

20.54 SF Walls	5.97 SF Ceiling
26.51 SF Walls & Ceiling	14.21 SF Floor
1.58 SY Flooring	5.57 LF Floor Perimeter
5.13 LF Ceil. Perimeter	

Missing Wall

3' 4" X 8' 8"

Opens into DINING\_ROOM2

Missing Wall - Goes to neither Floor/Ceiling

2' 6" X 6' 2"

Opens into LANDING

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
257. R&R Outlet or switch cover	4.00 EA		0.53	2.52	0.88	2.44	15.52
258. R&R Batt insulation - 6" - R19 - paper faced	120.00 SF		0.24	0.97	10.46	29.04	184.70





## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

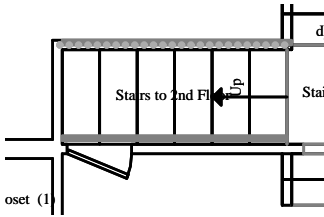
### CONTINUED - Dining Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
one short and one long wall.							
259. Two coat plaster over 5/8" gypsum core blueboard	125.49 SF		0.00	7.33	66.23	183.96	1,170.03
260. Acoustic plaster over 1/2" gypsum core blueboard	364.31 SF		0.00	7.71	202.24	561.76	3,572.83
re-plaster adjoining short wall. 8' x 12'.							
261. Chandelier - High grade	1.00 EA		0.00	349.89	25.19	69.98	445.06
263. Seal the walls and ceiling w/PVA primer - one coat	489.79 SF		0.00	0.44	15.52	43.10	274.13
265. Paint casing - two coats	489.79 LF		0.00	1.08	38.09	105.80	672.86
ceiling and one short wall							
266. R&R Window blind - single cell - 7.1 to 14 SF	2.00 EA		9.45	117.70	18.30	50.86	323.46
268. R&R Door jamb per LF - interior - paint grade - 4 9/16"	16.00 LF		0.31	3.41	4.28	11.92	75.72
bedroom and closet doorway.							
269. R&R Casing - 3 1/4"	16.00 LF		0.43	2.27	3.11	8.64	54.95
270. R&R Casing - 8" - hardwood - 2 piece	3.00 LF		0.53	9.10	2.09	5.78	36.76
top of doorway							
271. Paint door/window trim & jamb - Large - 2 coats (per side)	5.00 EA		0.00	27.77	10.00	27.78	176.63
bedroom and closet doorways							
278. R&R Baseboard - 8" paint grade - 2 piece	46.82 LF		0.50	5.40	19.88	55.24	351.36
280. Seal & paint trim - two coats	46.82 LF		0.00	1.07	3.61	10.02	63.73
281. Sand, stain, and finish wood floor	133.72 SF		0.00	4.42	42.55	118.20	751.79
284. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
569. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
570. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
571. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: Dining Room					497.31	1,381.40	8,785.71



## Home & Business Public Adjusters

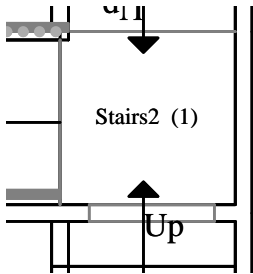
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### Stairs to 2nd Floor

Height: Stepped

224.23 SF Walls	25.78 SF Ceiling
250.02 SF Walls & Ceiling	49.65 SF Floor
5.52 SY Flooring	13.16 LF Floor Perimeter
16.96 LF Ceil. Perimeter	



### Subroom: Stairs2 (1)

Height: 2'

8.92 SF Walls	12.09 SF Ceiling
21.01 SF Walls & Ceiling	12.10 SF Floor
1.34 SY Flooring	4.46 LF Floor Perimeter
4.46 LF Ceil. Perimeter	

Missing Wall

3' 4" X 2'

Opens into STAIRS3

Missing Wall

3' 3 1/2" X 2'

Opens into STAIRS\_TO\_2N

Missing Wall - Goes to neither Floor/Ceiling

2' 6" X 6' 2"

Opens into ROOM2

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
441. Clean stair riser - per side - per LF	48.00 LF		0.00	0.41	1.42	3.94	25.04
442. Clean stair tread - per side - per LF	48.00 LF		0.00	0.48	1.66	4.60	29.30
461. R&R Carpet pad - High grade	61.75 SF		0.10	0.76	3.82	10.62	67.55
462. Carpet - High grade	61.75 SF		0.00	4.92	21.88	60.76	386.45
463. Add on charge for "baluster wrap" carpet installation	10.00 EA		0.00	2.42	1.74	4.84	30.78
445. Clean balustrade - Heavy	10.00 LF		0.00	2.75	1.98	5.50	34.98
446. R&R Outlet or switch cover	1.00 EA		0.53	2.52	0.22	0.60	3.87
447. Two coat plaster over 5/8" gypsum core blueboard	37.88 SF		0.00	7.33	19.99	55.54	353.19
448. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	233.15 SF		0.00	7.71	129.43	359.52	2,286.54
449. Seal the walls and ceiling w/PVA primer - one coat	271.02 SF		0.00	0.44	8.59	23.86	151.70
450. Paint the walls and ceiling - two coats	271.02 SF		0.00	0.75	14.64	40.66	258.57
Totals: Stairs to 2nd Floor					205.37	570.44	3,627.97



## Home & Business Public Adjusters

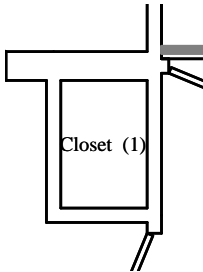
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### Office

Height: 8'

368.67 SF Walls	124.73 SF Ceiling
493.40 SF Walls & Ceiling	124.73 SF Floor
13.86 SY Flooring	46.08 LF Floor Perimeter
46.08 LF Ceil. Perimeter	



### Subroom: Closet (1)

Height: 8'

79.33 SF Walls	5.92 SF Ceiling
85.25 SF Walls & Ceiling	5.92 SF Floor
0.66 SY Flooring	9.92 LF Floor Perimeter
9.92 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
285. R&R Outlet or switch cover	6.00 EA		0.53	2.52	1.32	3.66	23.28
286. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	380.00 SF		0.24	0.97	33.10	91.96	584.86
287. Two coat plaster over 5/8" gypsum core blueboard	130.65 SF		0.00	7.33	68.95	191.54	1,218.15
288. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	448.00 SF		0.00	7.71	248.69	690.82	4,393.59
289. Suspended ceiling grid - High grade - 2' x 4'	130.65 SF		0.00	1.51	14.21	39.46	250.95
290. Suspended ceiling tile - High grade - 2' x 4'	130.65 SF		0.00	1.75	16.46	45.72	290.82
291. Seal the walls and ceiling w/PVA primer - one coat	578.65 SF		0.00	0.44	18.34	50.92	323.87
292. Wallpaper - High grade	448.00 SF		0.00	2.34	75.48	209.66	1,333.46
293. Paint casing - two coats ceiling and one short wall	130.65 LF		0.00	1.08	10.16	28.22	179.48
294. R&R Window blind - single cell - 7.1 to 14 SF	4.00 EA		9.45	117.70	36.62	101.72	646.94
295. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
296. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	16.00 LF		0.31	3.41	4.28	11.92	75.72
297. R&R Casing - 3 1/4"	16.00 LF		0.43	2.27	3.11	8.64	54.95

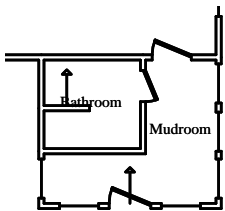


## Home & Business Public Adjusters

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### CONTINUED - Office

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
298. R&R Casing - 8" - hardwood - 2 piece top of doorway	3.00 LF		0.53	9.10	2.09	5.78	36.76
299. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	3.00 EA		0.00	27.77	6.00	16.66	105.97
300. R&R Wood door - panel - solid pine	1.00 EA		7.01	311.66	22.94	63.74	405.35
302. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
303. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
304. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
306. R&R Baseboard - 8" paint grade - 2 piece	56.00 LF		0.50	5.40	23.79	66.08	420.27
307. R&R Quarter round - 3/4" - hardwood	56.00 LF		0.14	1.86	8.06	22.40	142.46
308. Seal & paint trim - two coats	56.00 LF		0.00	1.07	4.32	11.98	76.22
309. Sand and seal wood floor	130.65 SF		0.00	3.32	31.24	86.76	551.76
310. R&R Carpet pad	130.65 SF		0.10	0.60	6.58	18.30	116.34
311. Carpet - High grade	130.65 SF		0.00	4.92	46.28	128.56	817.64
312. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
566. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
567. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
568. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: Office					739.88	2,055.20	13,070.82



### Mudroom

Height: Sloped

302.32 SF Walls	62.09 SF Ceiling
364.40 SF Walls & Ceiling	61.83 SF Floor
6.87 SY Flooring	40.33 LF Floor Perimeter
40.41 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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## Home & Business Public Adjusters

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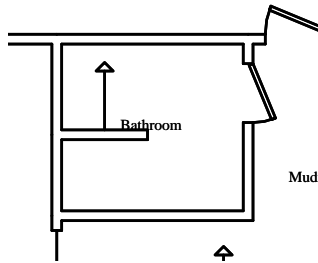
### CONTINUED - Mudroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
488. R&R Outlet or switch cover	6.00 EA		0.53	2.52	1.32	3.66	23.28
489. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	96.00 SF		0.24	0.97	8.37	23.22	147.75
490. Two coat plaster over 5/8" gypsum core blueboard	62.09 SF		0.00	7.33	32.77	91.02	578.91
491. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	302.32 SF		0.00	7.71	167.82	466.18	2,964.89
494. Seal the walls and ceiling w/PVA primer - one coat	364.40 SF		0.00	0.44	11.54	32.06	203.94
495. R&R Paneling - High grade	364.40 SF		0.26	2.30	67.17	186.56	1,186.59
497. R&R Window blind - single cell - 7.1 to 14 SF	4.00 EA		9.45	117.70	36.62	101.72	646.94
498. R&R Light fixture - High grade	1.00 EA		7.01	100.01	7.70	21.40	136.12
509. R&R Baseboard - 8" paint grade - 2 piece	40.33 LF		0.50	5.40	17.13	47.60	302.68
510. R&R Quarter round - 3/4" - hardwood	40.33 LF		0.14	1.86	5.81	16.14	102.61
511. Seal & paint trim - two coats	40.33 LF		0.00	1.07	3.11	8.64	54.90
512. Underlayment - 1/2" OSB	61.83 SF		0.00	1.81	8.05	22.38	142.34
513. Vinyl floor covering (sheet goods) - High grade	61.83 SF		0.00	4.40	19.58	54.42	346.05
515. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
563. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
564. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
565. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
587. R&R French door - Interior - single - pre-hung unit	1.00 EA		16.38	360.30	27.12	75.34	479.14
586. Paint French door slab only - 2 coats (per side)	1.00 EA		0.00	53.85	3.88	10.78	68.51
588. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA		0.00	23.71	1.70	4.74	30.15
589. R&R Exterior door - solid alder - paneled - slab only	1.00 EA		9.01	789.60	57.51	159.72	1,015.84
590. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
591. Seal & paint door/window trim & jamb - Large (per side)	1.00 EA		0.00	28.20	2.03	5.64	35.87
Totals: Mudroom					518.42	1,440.06	9,158.74



## Home & Business Public Adjusters

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### Bathroom

Height: Sloped

227.25 SF Walls  
261.35 SF Walls & Ceiling  
3.77 SY Flooring  
29.56 LF Ceil. Perimeter

34.10 SF Ceiling  
33.92 SF Floor  
29.50 LF Floor Perimeter

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
516. R&R Outlet or switch cover	2.00 EA		0.53	2.52	0.43	1.22	7.75
517. Toilet - Detach & reset	1.00 EA		0.00	238.88	17.20	47.78	303.86
518. Detach & Reset Sink faucet - Bathroom	1.00 EA	113.23	0.00	0.00	8.15	22.64	144.02
519. Detach & Reset Sink - single - High grade	1.00 EA	140.67	0.00	0.00	10.13	28.14	178.94
520. R&R Vanity - High grade	2.60 LF		6.32	168.67	32.76	90.98	578.71
521. R&R Tub/shower faucet - High grade	1.00 EA		21.02	379.95	28.87	80.20	510.04
523. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	48.00 SF		0.24	0.97	4.18	11.62	73.88
524. Two coat plaster over 5/8" gypsum core blueboard	34.10 SF		0.00	7.33	18.00	50.00	317.95
525. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	227.25 SF		0.00	7.71	126.16	350.42	2,228.68
526. Seal the walls and ceiling w/PVA primer - one coat	261.35 SF		0.00	0.44	8.28	23.00	146.27
527. Paint the walls and ceiling - two coats Ceiling and part of the walls.	261.35 SF		0.00	0.75	14.11	39.20	249.32
529. R&R Window blind - single cell - 7.1 to 14 SF	1.00 EA		9.45	117.70	9.15	25.44	161.74
530. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
532. Fiberglass shower unit - High grade	1.00 EA		0.00	1,115.37	80.30	223.08	1,418.75
534. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	16.00 LF		0.31	3.41	4.28	11.92	75.72
535. R&R Casing - 3 1/4"	16.00 LF		0.43	2.27	3.11	8.64	54.95
536. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	1.00 EA		0.00	27.77	2.00	5.56	35.33

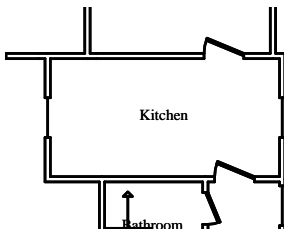


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### CONTINUED - Bathroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
537. R&R Wood door - panel - solid pine	1.00 EA		7.01	311.66	22.94	63.74	405.35
538. Paint door slab only - 2 coats (per side)	1.00 EA		0.00	29.89	2.15	5.98	38.02
539. R&R Door hinges - High grade (set of 2)	1.00 EA		8.40	49.14	4.14	11.50	73.18
541. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38
542. R&R Underlayment - 1/4" waterproof OSB	24.00 SF		1.07	1.74	4.86	13.50	85.80
543. Vinyl floor covering (sheet goods) - High grade	35.00 SF		0.00	4.40	11.09	30.80	195.89
544. Contents - move out then reset - Large room	1.00 EA		0.00	78.77	5.68	15.76	100.21
545. R&R Bath accessory	1.00 EA		4.21	26.00	2.17	6.04	38.42
546. R&R Toilet paper holder	1.00 EA		4.21	24.63	2.08	5.76	36.68
Totals: Bathroom					434.55	1,207.18	7,677.28



### Kitchen

Height: 8'

349.33 SF Walls	106.92 SF Ceiling
456.26 SF Walls & Ceiling	106.92 SF Floor
11.88 SY Flooring	43.67 LF Floor Perimeter
43.67 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
360. Sink faucet - Kitchen - Premium grade	1.00 EA		0.00	389.01	28.01	77.80	494.82
361. Sink - double - High grade	1.00 EA		0.00	491.47	35.39	98.30	625.16
363. 1/2" drywall - hung, taped, with smooth wall finish	349.33 SF		0.00	2.52	63.38	176.06	1,119.75
365. 5/8" drywall - hung, taped, floated, ready for paint	106.92 SF		0.00	1.97	15.17	42.12	267.92
366. Seal the walls and ceiling w/PVA primer - one coat	456.26 SF		0.00	0.44	14.46	40.16	255.37
367. Paint the walls and ceiling - two coats	456.26 SF		0.00	0.75	24.64	68.44	435.28
368. Batt insulation - 6" - R19 - unfaced batt	100.00 SF		0.00	0.96	6.91	19.20	122.11
369. Outlet or switch cover	6.00 EA		0.00	2.52	1.09	3.02	19.23



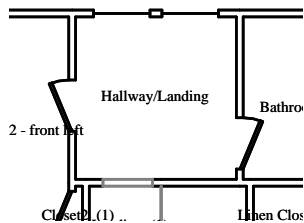
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### CONTINUED - Kitchen

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
373. Light fixture - High grade	4.00 EA		0.00	100.01	28.80	80.00	508.84
375. Custom cabinets - base units	10.00 LF		0.00	207.75	149.58	415.50	2,642.58
376. Custom cabinets - wall units - 30" tall - Premium grade	10.00 LF		0.00	365.21	262.96	730.42	4,645.48
377. Toe kick - pre-finished wood - 1/2"	13.00 LF		0.00	8.34	7.81	21.68	137.91
378. Countertop - Granite or Marble - High grade	26.00 SF		0.00	87.59	163.97	455.46	2,896.77
379. Underlayment - 1/2" OSB	106.92 SF		0.00	1.46	11.24	31.22	198.56
380. Vinyl floor covering (sheet goods) - High grade	106.92 SF		0.00	4.40	33.88	94.10	598.43
390. Casing - 3 1/4 " doorway to dining room	32.00 LF		0.00	2.27	5.23	14.52	92.39
391. Seal & paint trim - two coats	32.00 LF		0.00	1.07	2.46	6.84	43.54
395. Casing - 2 1/4"	12.00 LF		0.00	1.62	1.40	3.88	24.72
396. Seal & paint casing - two coats	12.00 LF		0.00	1.12	0.97	2.68	17.09
560. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
561. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
562. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
585. Paint French door slab only - 2 coats (per side)	1.00 EA		0.00	53.85	3.88	10.78	68.51
577. R&R French door - Interior - single - pre-hung unit	1.00 EA		16.38	360.30	27.12	75.34	479.14
578. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA		0.00	23.71	1.70	4.74	30.15
Totals: Kitchen					922.09	2,561.26	16,289.79
Total: Main Level					<b>4,413.98</b>	<b>12,261.04</b>	<b>77,979.19</b>

### 2nd Floor



#### Hallway/Landing

Height: 8' 8"

258.13 SF Walls  
320.15 SF Walls & Ceiling  
6.89 SY Flooring  
31.50 LF Ceil. Perimeter

62.01 SF Ceiling  
62.01 SF Floor  
29.08 LF Floor Perimeter

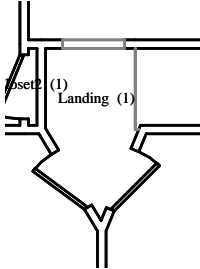




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### CONTINUED - Hallway/Landing



#### Subroom: Landing (1)

Height: 8'

103.84 SF Walls	17.48 SF Ceiling
121.32 SF Walls & Ceiling	17.48 SF Floor
1.94 SY Flooring	12.42 LF Floor Perimeter
14.84 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 5" X 6' 5"

Opens into HALLWAY\_LAND

Missing Wall

1 5/8" X 8'

Opens into Exterior

Missing Wall

3' 2" X 8'

Opens into Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
174. R&R Outlet or switch cover	2.00 EA		0.53	2.52	0.43	1.22	7.75
175. Blown-in insulation - 20" depth - R50	79.50 SF		0.00	1.79	10.25	28.46	181.02
176. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	56.00 SF		0.24	0.97	4.88	13.54	86.18
177. Two coat plaster over 5/8" gypsum core blueboard	79.50 SF		0.00	7.33	41.95	116.54	741.23
178. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	361.97 SF		0.00	7.71	200.94	558.16	3,549.89
181. Seal the walls and ceiling w/PVA primer - one coat	441.47 SF		0.00	0.44	13.99	38.86	247.10
182. Wallpaper - High grade	361.97 SF		0.00	2.34	60.98	169.40	1,077.39
183. Paint casing - two coats ceiling and one short wall	79.50 LF		0.00	1.08	6.18	17.18	109.22
202. R&R Crown molding - 4 1/4"	46.34 LF		0.57	4.08	15.51	43.10	274.09
203. Seal & paint crown molding - two coats	46.34 LF		0.00	1.20	4.01	11.12	70.74
184. R&R Window blind - single cell - 7.1 to 14 SF	2.00 EA		9.45	117.70	18.30	50.86	323.46
185. R&R Hanging light fixture - High grade	2.00 EA		10.57	95.91	15.33	42.58	270.87
186. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	16.00 LF		0.31	3.41	4.28	11.92	75.72
187. R&R Casing - 3 1/4"	27.00 LF		0.43	2.27	5.26	14.58	92.74
188. R&R Casing - 8" - hardwood - 2 piece top of doorway	6.00 LF		0.53	9.10	4.17	11.56	73.51

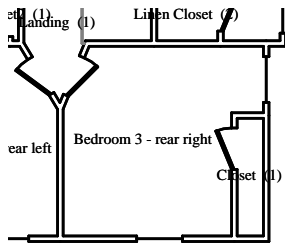


## Home & Business Public Adjusters

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### CONTINUED - Hallway/Landing

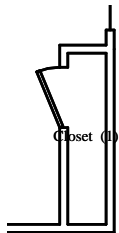
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
189. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	1.00 EA		0.00	27.77	2.00	5.56	35.33
195. R&R Baseboard - 8" paint grade - 2 piece	41.50 LF		0.50	5.40	17.64	48.98	311.47
196. R&R Quarter round - 3/4" - hardwood	41.50 LF		0.14	1.86	5.98	16.60	105.58
197. Seal & paint trim - two coats	41.50 LF		0.00	1.07	3.19	8.88	56.48
198. Sand and seal wood floor	79.50 SF		0.00	3.32	19.01	52.78	335.73
199. R&R Carpet pad	79.50 SF		0.10	0.60	4.01	11.14	70.80
200. Carpet - High grade	79.50 SF		0.00	4.92	28.16	78.22	497.52
201. Contents - move out then reset - Large room	1.00 EA		0.00	78.77	5.68	15.76	100.21
Totals: Hallway/Landing					492.13	1,367.00	8,694.03



### Bedroom 3 - rear right

Height: 8' 8"

395.98 SF Walls	120.46 SF Ceiling
516.43 SF Walls & Ceiling	120.46 SF Floor
13.38 SY Flooring	45.69 LF Floor Perimeter
45.69 LF Ceil. Perimeter	



### Subroom: Closet (1)

Height: 8' 8"

150.22 SF Walls	11.22 SF Ceiling
161.44 SF Walls & Ceiling	11.22 SF Floor
1.25 SY Flooring	17.33 LF Floor Perimeter
17.33 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
86. R&R Outlet or switch cover	4.00 EA		0.53	2.52	0.88	2.44	15.52
27. Blown-in insulation - 20" depth - R50	131.67 SF		0.00	1.79	16.97	47.14	299.80
60. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	273.10 SF		0.24	0.97	23.79	66.08	420.32
28. Two coat plaster over 5/8" gypsum core blueboard	131.67 SF		0.00	7.33	69.49	193.02	1,227.65



## Home & Business Public Adjusters

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### CONTINUED - Bedroom 3 - rear right

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
29. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	546.20 SF		0.00	7.71	303.20	842.24	5,356.64
42. R&R Crown molding - 4 1/4"	63.02 LF		0.57	4.08	21.11	58.60	372.75
44. Seal & paint crown molding - two coats	63.02 LF		0.00	1.20	5.45	15.12	96.19
45. Seal the walls and ceiling w/PVA primer - one coat	677.87 SF		0.00	0.44	21.48	59.66	379.40
46. Wallpaper - High grade	546.20 SF		0.00	2.34	92.03	255.62	1,625.76
77. Paint casing - two coats ceiling and one short wall	131.67 LF		0.00	1.08	10.24	28.44	180.88
47. R&R Window blind - single cell - 7.1 to 14 SF	2.00 EA		9.45	117.70	18.30	50.86	323.46
49. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
62. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	32.00 LF		0.31	3.41	8.58	23.80	151.42
63. R&R Casing - 3 1/4"	27.00 LF		0.43	2.27	5.26	14.58	92.74
68. R&R Casing - 8" - hardwood - 2 piece top of doorway	6.00 LF		0.53	9.10	4.17	11.56	73.51
51. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	2.00 EA		0.00	27.77	4.00	11.10	70.64
69. R&R Wood door - panel - solid pine	2.00 EA		7.01	311.66	45.89	127.46	810.69
52. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
71. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
73. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
74. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38
81. R&R Baseboard - 8" paint grade - 2 piece	63.02 LF		0.50	5.40	26.77	74.36	472.95
53. R&R Quarter round - 3/4" - hardwood	63.02 LF		0.14	1.86	9.08	25.20	160.32
54. Seal & paint trim - two coats	63.02 LF		0.00	1.07	4.86	13.48	85.77

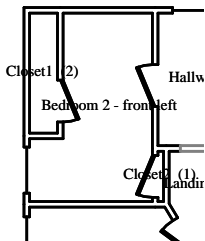


## Home & Business Public Adjusters

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### CONTINUED - Bedroom 3 - rear right

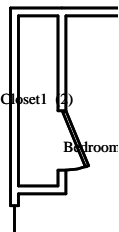
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
55. Sand and seal wood floor	131.67 SF		0.00	3.32	31.48	87.42	556.04
83. R&R Carpet pad	131.67 SF		0.10	0.60	6.64	18.44	117.25
85. Carpet - High grade	131.67 SF		0.00	4.92	46.64	129.56	824.02
57. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
547. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
549. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
550. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: Bedroom 3 - rear right					838.84	2,329.84	14,818.08



### Bedroom 2 - front left

Height: 8' 8"

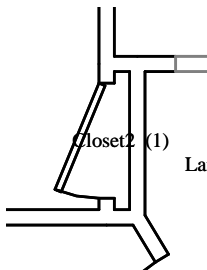
322.11 SF Walls	67.50 SF Ceiling
389.61 SF Walls & Ceiling	67.50 SF Floor
7.50 SY Flooring	37.17 LF Floor Perimeter
37.17 LF Ceil. Perimeter	



### Subroom: Closet1 (2)

Height: 8' 8"

153.11 SF Walls	11.94 SF Ceiling
165.06 SF Walls & Ceiling	11.94 SF Floor
1.33 SY Flooring	17.67 LF Floor Perimeter
17.67 LF Ceil. Perimeter	



### Subroom: Closet2 (1)

Height: 8' 8"

57.78 SF Walls	1.00 SF Ceiling
58.78 SF Walls & Ceiling	1.00 SF Floor
0.11 SY Flooring	6.67 LF Floor Perimeter
6.67 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
87. R&R Outlet or switch cover	4.00 EA		0.53	2.52	0.88	2.44	15.52
88. Blown-in insulation - 20" depth - R50	80.44 SF		0.00	1.79	10.37	28.80	183.16



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### CONTINUED - Bedroom 2 - front left

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
89. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	266.00 SF		0.24	0.97	23.18	64.36	409.40
90. Two coat plaster over 5/8" gypsum core blueboard	80.44 SF		0.00	7.33	42.46	117.92	750.01
91. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	533.00 SF		0.00	7.71	295.88	821.88	5,227.19
92. Suspended ceiling grid - High grade - 2' x 4'	80.44 SF		0.00	1.51	8.75	24.30	154.51
93. Suspended ceiling tile - High grade - 2' x 4'	80.44 SF		0.00	1.75	10.14	28.16	179.07
94. Seal the walls and ceiling w/PVA primer - one coat	613.44 SF		0.00	0.44	19.43	53.98	343.32
95. Wallpaper - High grade	533.00 SF		0.00	2.34	89.80	249.44	1,586.46
96. Paint casing - two coats ceiling and one short wall	80.44 LF		0.00	1.08	6.25	17.38	110.51
97. R&R Window blind - single cell - 7.1 to 14 SF	2.00 EA		9.45	117.70	18.30	50.86	323.46
98. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
99. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	32.00 LF		0.31	3.41	8.58	23.80	151.42
100. R&R Casing - 3 1/4"	27.00 LF		0.43	2.27	5.26	14.58	92.74
101. R&R Casing - 8" - hardwood - 2 piece top of doorway	6.00 LF		0.53	9.10	4.17	11.56	73.51
102. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	2.00 EA		0.00	27.77	4.00	11.10	70.64
103. R&R Wood door - panel - solid pine	2.00 EA		7.01	311.66	45.89	127.46	810.69
104. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
105. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
106. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
107. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38

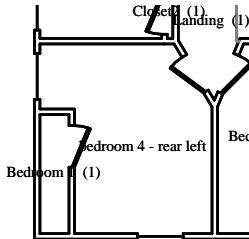


## Home & Business Public Adjusters

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### CONTINUED - Bedroom 2 - front left

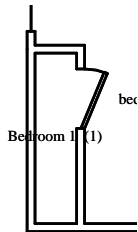
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
108. R&R Baseboard - 8" paint grade - 2 piece	61.50 LF		0.50	5.40	26.14	72.58	461.57
109. R&R Quarter round - 3/4" - hardwood	61.50 LF		0.14	1.86	8.85	24.60	156.45
110. Seal & paint trim - two coats	61.50 LF		0.00	1.07	4.74	13.16	83.71
111. Sand and seal wood floor	80.44 SF		0.00	3.32	19.22	53.42	339.70
112. R&R Carpet pad	80.44 SF		0.10	0.60	4.06	11.26	71.62
113. Carpet - High grade	80.44 SF		0.00	4.92	28.50	79.16	503.42
114. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
551. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
552. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
553. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: Bedroom 2 - front left					747.38	2,075.86	13,202.44



### bedroom 4 - rear left

Height: 8' 8"

363.16 SF Walls	98.32 SF Ceiling
461.48 SF Walls & Ceiling	98.32 SF Floor
10.92 SY Flooring	41.90 LF Floor Perimeter
41.90 LF Ceil. Perimeter	



### Subroom: Bedroom 1 (1)

Height: 8' 8"

154.56 SF Walls	12.54 SF Ceiling
167.10 SF Walls & Ceiling	12.54 SF Floor
1.39 SY Flooring	17.83 LF Floor Perimeter
17.83 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
115. R&R Outlet or switch cover	4.00 EA		0.53	2.52	0.88	2.44	15.52
116. Blown-in insulation - 20" depth - R50	110.86 SF		0.00	1.79	14.29	39.68	252.41
117. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	250.00 SF		0.24	0.97	21.78	60.50	384.78



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### CONTINUED - bedroom 4 - rear left

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
118. Two coat plaster over 5/8" gypsum core blueboard	110.86 SF		0.00	7.33	58.51	162.52	1,033.63
119. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	517.72 SF		0.00	7.71	287.40	798.32	5,077.34
144. Suspended ceiling grid - High grade - 2' x 4'	110.86 SF		0.00	1.51	12.05	33.48	212.93
145. Suspended ceiling tile - High grade - 2' x 4'	110.86 SF		0.00	1.75	13.97	38.80	246.78
122. Seal the walls and ceiling w/PVA primer - one coat	628.58 SF		0.00	0.44	19.91	55.32	351.81
123. Wallpaper - High grade	517.72 SF		0.00	2.34	87.23	242.30	1,540.99
124. Paint casing - two coats ceiling and one short wall	110.86 LF		0.00	1.08	8.62	23.94	152.29
125. R&R Window blind - single cell - 7.1 to 14 SF	2.00 EA		9.45	117.70	18.30	50.86	323.46
126. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
127. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	32.00 LF		0.31	3.41	8.58	23.80	151.42
128. R&R Casing - 3 1/4"	27.00 LF		0.43	2.27	5.26	14.58	92.74
129. R&R Casing - 8" - hardwood - 2 piece top of doorway	6.00 LF		0.53	9.10	4.17	11.56	73.51
130. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	2.00 EA		0.00	27.77	4.00	11.10	70.64
131. R&R Wood door - panel - solid pine	2.00 EA		7.01	311.66	45.89	127.46	810.69
132. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
133. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
134. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
135. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38
136. R&R Baseboard - 8" paint grade - 2 piece	59.74 LF		0.50	5.40	25.38	70.50	448.35

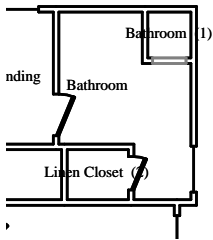


## Home & Business Public Adjusters

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### CONTINUED - bedroom 4 - rear left

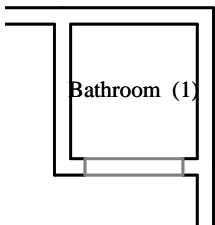
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
137. R&R Quarter round - 3/4" - hardwood	59.74 LF		0.14	1.86	8.60	23.90	151.98
138. Seal & paint trim - two coats	59.74 LF		0.00	1.07	4.61	12.78	81.31
139. Sand and seal wood floor	110.86 SF		0.00	3.32	26.50	73.62	468.18
140. R&R Carpet pad	110.86 SF		0.10	0.60	5.59	15.52	98.72
141. Carpet - High grade	110.86 SF		0.00	4.92	39.28	109.08	693.79
142. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
554. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
555. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
556. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: bedroom 4 - rear left					783.33	2,175.72	13,837.63



#### Bathroom

Height: 8' 8"

320.22 SF Walls	65.07 SF Ceiling
385.29 SF Walls & Ceiling	65.07 SF Floor
7.23 SY Flooring	38.33 LF Floor Perimeter
38.33 LF Ceil. Perimeter	



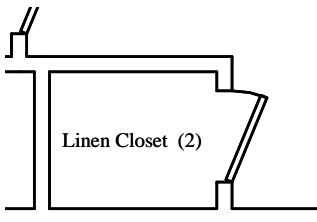
#### Subroom: Bathroom (1)

Height: 8' 8"

80.44 SF Walls	7.10 SF Ceiling
87.55 SF Walls & Ceiling	7.10 SF Floor
0.79 SY Flooring	10.67 LF Floor Perimeter
10.67 LF Ceil. Perimeter	

Missing Wall - Goes to neither Floor/Ceiling 2' X 6'

Opens into BATHROOM



#### Subroom: Linen Closet (2)

Height: 6' 4"

84.44 SF Walls	11.00 SF Ceiling
95.44 SF Walls & Ceiling	11.00 SF Floor
1.22 SY Flooring	13.33 LF Floor Perimeter
13.33 LF Ceil. Perimeter	





## Home & Business Public Adjusters

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### CONTINUED - Bathroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
146. R&R Outlet or switch cover	2.00 EA		0.53	2.52	0.43	1.22	7.75
204. Toilet - Detach & reset	1.00 EA		0.00	238.88	17.20	47.78	303.86
206. Detach & Reset Sink faucet - Bathroom	1.00 EA	113.23	0.00	0.00	8.15	22.64	144.02
225. Detach & Reset Sink - single - High grade	1.00 EA	140.67	0.00	0.00	10.13	28.14	178.94
207. R&R Countertop - flat laid plastic laminate - High grade	7.00 LF		3.63	43.76	23.88	66.34	421.95
226. R&R Tub/shower faucet - High grade	1.00 EA		21.02	379.95	28.87	80.20	510.04
147. Blown-in insulation - 20" depth - R50	83.17 SF		0.00	1.79	10.72	29.78	189.37
148. R&R Batt insulation - 6" - R19 - paper faced one short and one long wall.	243.00 SF		0.24	0.97	21.17	58.80	374.00
149. Two coat plaster over 5/8" gypsum core blueboard	83.17 SF		0.00	7.33	43.90	121.92	775.46
150. Acoustic plaster over 1/2" gypsum core blueboard re-plaster adjoining short wall. 8' x 12'.	485.11 SF		0.00	7.71	269.29	748.04	4,757.53
153. Seal the walls and ceiling w/PVA primer - one coat	568.28 SF		0.00	0.44	18.00	50.00	318.04
154. Paint the ceiling - two coats Ceiling and part of the walls.	83.17 SF		0.00	0.75	4.49	12.48	79.35
227. R&R Wallpaper - High grade	210.00 SF		0.70	2.34	45.96	127.68	812.04
156. R&R Window blind - single cell - 7.1 to 14 SF	1.00 EA		9.45	117.70	9.15	25.44	161.74
157. R&R Hanging light fixture - High grade	1.00 EA		10.57	95.91	7.66	21.30	135.44
213. Ceramic/porcelain tile - High grade	210.00 SF		0.00	13.33	201.55	559.86	3,560.71
215. Tile tub surround - up to 60 SF	1.00 EA		0.00	1,099.96	79.20	220.00	1,399.16
216. Tile - toilet paper holder - High grade	1.00 EA		0.00	43.58	3.13	8.72	55.43
158. R&R Door jamb per LF - interior - paint grade - 4 9/16" bedroom and closet doorway.	32.00 LF		0.31	3.41	8.58	23.80	151.42
159. R&R Casing - 3 1/4"	27.00 LF		0.43	2.27	5.26	14.58	92.74
161. Paint door/window trim & jamb - Large - 2 coats (per side) bedroom and closet doorways	2.00 EA		0.00	27.77	4.00	11.10	70.64
162. R&R Wood door - panel - solid pine	2.00 EA		7.01	311.66	45.89	127.46	810.69



## Home & Business Public Adjusters

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### CONTINUED - Bathroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
163. Paint door slab only - 2 coats (per side)	2.00 EA		0.00	29.89	4.31	11.96	76.05
164. R&R Door hinges - High grade (set of 2)	2.00 EA		8.40	49.14	8.29	23.02	146.39
165. R&R Door dummy knob - interior - High grade closet door	1.00 EA		6.30	31.36	2.72	7.54	47.92
166. R&R Door knob - interior - High grade bedroom door	1.00 EA		10.50	54.25	4.67	12.96	82.38
217. R&R Underlayment - 1/4" waterproof OSB	24.00 SF		1.07	1.74	4.86	13.50	85.80
219. Tile floor covering - Premium grade	44.00 SF		0.00	14.68	46.51	129.18	821.61
173. Contents - move out then reset - Small room	1.00 EA		0.00	39.42	2.84	7.88	50.14
557. Radiator unit - Large - Detach & reset	1.00 EA		0.00	370.40	26.66	74.08	471.14
558. Clean radiator unit	1.00 EA		0.00	25.81	1.86	5.16	32.83
559. Prime & paint radiator unit	1.00 EA		0.00	48.79	3.52	9.76	62.07
Totals: Bathroom					972.85	2,702.32	17,186.65
Total: 2nd Floor					3,834.53	10,650.74	67,738.83

### Miscellaneous - Remediation

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
592. Proaction Restoration - invoice paid	1.00 EA		0.00	15,060.96	0.00	0.00	15,060.96
Totals: Miscellaneous - Remediation					0.00	0.00	15,060.96

### Labor Minimums Applied

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
220. Tile floor covering labor minimum	1.00 EA		0.00	17.72	1.27	3.54	22.53
319. Framing labor minimum	1.00 EA		0.00	49.06	3.53	9.82	62.41
Totals: Labor Minimums Applied					4.80	13.36	84.94
Line Item Totals: 2019-05-24-1719					8,722.76	24,229.14	169,157.13



# Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

## Grand Total Areas:

5,794.75	SF Walls	1,797.17	SF Ceiling	7,591.92	SF Walls and Ceiling
1,852.99	SF Floor	205.89	SY Flooring	724.77	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	754.20	LF Ceil. Perimeter
1,852.99	Floor Area	2,077.70	Total Area	5,403.38	Interior Wall Area
2,963.04	Exterior Wall Area	349.76	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		



# Home & Business Public Adjusters

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434 East Baltimore Pike  
Media Pa 19063

## Summary

Line Item Total	136,205.23
Overhead	12,114.57
Profit	12,114.57
Cleaning Total Tax	8,722.76
	<hr/>
<b>Replacement Cost Value</b>	<b>\$169,157.13</b>
<b>Net Claim</b>	<b>\$169,157.13</b>
	<hr/> <hr/>

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Blaine Jelus  
Adjuster



# Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

## Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Cleaning Total Tax (6%)	Clothing Acc Tax (6%)	Manuf. Home Tax (6%)
Line Items	12,114.57	12,114.57	8,722.76	0.00	0.00
Total	12,114.57	12,114.57	8,722.76	0.00	0.00



## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

### Recap by Room

Estimate: 2019-05-24-1719

**Area: basement**

Basement	4,835.56	3.55%
interior stairs	1,351.45	0.99%
exterior stairs	332.75	0.24%

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**Area Subtotal: basement**

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6,519.76 4.79%

**Area: Main Level**

Living Room	15,227.02	11.18%
Dining Room	6,907.00	5.07%
Stairs to 2nd Floor	2,852.16	2.09%
Office	10,275.74	7.54%
Mudroom	7,200.26	5.29%
Bathroom	6,035.55	4.43%
Kitchen	12,806.44	9.40%

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**Area Subtotal: Main Level**

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61,304.17 45.01%

**Area: 2nd Floor**

Hallway/Landing	6,834.90	5.02%
Bedroom 3 - rear right	11,649.40	8.55%
Bedroom 2 - front left	10,379.20	7.62%
bedroom 4 - rear left	10,878.58	7.99%
Bathroom	13,511.48	9.92%

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**Area Subtotal: 2nd Floor**

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53,253.56 39.10%

Miscellaneous - Remediation

15,060.96 11.06%

Labor Minimums Applied

66.78 0.05%

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**Subtotal of Areas**

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136,205.23 100.00%

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**Total**

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136,205.23 100.00%



## Home & Business Public Adjusters

434 East Baltimore Pike  
Media Pa 19063

### Recap by Category

O&P Items	Total	%
ACOUSTICAL TREATMENTS	1,766.11	1.04%
CABINETRY	8,860.22	5.24%
CLEANING	1,805.80	1.07%
CONTENT MANIPULATION	512.25	0.30%
GENERAL DEMOLITION	2,401.40	1.42%
DOORS	6,206.99	3.67%
DRYWALL	1,090.94	0.64%
ELECTRICAL	858.08	0.51%
FLOOR COVERING - CARPET	4,577.21	2.71%
FLOOR COVERING - CERAMIC TILE	663.64	0.39%
FLOOR COVERING - VINYL	1,248.03	0.74%
FLOOR COVERING - WOOD	3,118.49	1.84%
FINISH CARPENTRY / TRIMWORK	5,496.92	3.25%
FINISH HARDWARE	1,473.56	0.87%
FRAMING & ROUGH CARPENTRY	249.78	0.15%
HEAT, VENT & AIR CONDITIONING	3,704.00	2.19%
INSULATION	3,014.04	1.78%
LABOR ONLY	924.00	0.55%
LIGHT FIXTURES	1,713.13	1.01%
INTERIOR LATH & PLASTER	43,450.61	25.69%
PLUMBING	3,741.31	2.21%
PANELING & WOOD WALL FINISHES	2,087.60	1.23%
PAINTING	9,053.60	5.35%
TILE	3,942.84	2.33%
WINDOW TREATMENT	3,060.20	1.81%
WALLPAPER	6,123.52	3.62%
O&P Items Subtotal	121,144.27	71.62%
Non-O&P Items	Total	%
	15,060.96	8.90%
Non-O&P Items Subtotal	15,060.96	8.90%
O&P Items Subtotal	121,144.27	71.62%
Overhead	12,114.57	7.16%
Profit	12,114.57	7.16%
Cleaning Total Tax	8,722.76	5.16%
Total	169,157.13	100.00%

